

IN THE CLAIMS

Please amend claims 1 and 17, and add new claim 19, as follows.

1. (Currently Amended) A method of encouraging user savings, said method including:

receiving user financial information, ~~wherein the financial information includes user income information related to user income, user income source information related to user income source, user debt information related to user debt to a payee, and user goal information related to a user goal; in a first computer system from a second computer system connected to the first computer system by a network, wherein the user financial information is received by:~~

(a) prompting the user to enter user savings goal information into the second computer system;

(b) prompting the user to enter user debt information and user income information into the second computer system after the user enters the user savings goal information; and

(c) transferring the entered user financial information from the second computer system to the first computer system via a network;

~~establishing~~ recommending a payment hierarchy using the received financial information, wherein the payment hierarchy includes at least a portion of the user income allocated to a user savings account and a portion of the user income allocated to the user debt, wherein the recommended payment hierarchy is generated by first computer system;

acquiring user income; and
transferring at least a portion of the user income, based at least in part upon the payment hierarchy, to ~~at least one of: the~~ a user savings account and ~~the~~ a payee.

2. (Previously Presented) The method of claim 1, wherein the transferring step includes transferring at least a portion of the user income to the user savings account prior to, during, or after transferring user income to the user debt.

3. (Previously Presented) The method of claim 1, wherein the transferring step includes transferring at least a portion of the user income to the user savings account at a predetermined time period, before payment of certain bills, after payment of certain bills, or after a random time period.

4. (Previously Presented) The method of claim 1, wherein the transferring step includes transferring at least a portion of the user income to the user savings account based upon user purchase data.

5. (Previously Presented) The method of claim 1, wherein the transferring step includes transferring at least a portion of the user income to the user savings account based upon user purchase data, wherein said purchase data includes at least one of: a dollar amount, a percentage of purchase amount, and a number of transactions.

6. (Previously Presented) The method of claim 1, wherein the transferring step includes transferring at least a portion of the user income to the user savings account after sufficient funds are available in user account, on a certain date, upon a certain amount of funds being transferred to user account, based upon user criteria, based upon a user override selection, or based upon historical user selections.

7. (Previously Presented) The method of claim 1, wherein the transferring step includes transferring at least a portion of the user income to at least one charity.

8. (Previously Presented) The method of claim 1, wherein the transferring step includes transferring at least a portion of the user income to at least one charity based upon the payment hierarchy.

9. (Previously Presented) The method of claim 1, wherein the step of transferring user income includes transferring at least a portion of the user income and payment hierarchy information to an automatic bill payment system.

10. (Previously Presented) The method of claim 1, wherein the step of transferring user income includes transferring at least a portion of the user income and selected payee information to an automatic bill payment system.

11. (Previously Presented) The method of claim 1, wherein the step of transferring user income includes transferring at least a portion of the user income and payment hierarchy information to an automatic bill payment system, enabling the user to perform at least one of the following: select bills to be paid and to select a date for a bill to be paid.

12. (Previously Presented) The method of claim 1, wherein the step of transferring user income further includes transferring at least a portion of the user income by at least one of:

- prompting the user to transfer user income,
- prompting the user to select a particular transfer of funds,
- providing at least one: of cash and a negotiable instrument to at least one of: the user, a guardian, and a third party,
- withdrawing funds from the user account and depositing the funds in a third party account,
- transferring the user income to a financial instrument, and
- placing selected funds in a pooled account.

13. (Previously Presented) The method of claim 1, wherein the step of transferring user income further includes transferring at least a portion of the user income to a financial instrument, and sending the financial instrument to the user at predetermined intervals.

14. (Previously Presented) The method of claim 1 wherein the step of transferring the user income includes enabling the user to initiate transfer of the user income to the payee.

15. (Previously Presented) The method of claim 1, wherein said user financial information includes user income source information related to a plurality of user income sources.

16. (Previously Presented) The method of claim 1, wherein said user financial information includes user debt information related to a plurality of user debts to a plurality of payees.

17. (Currently Amended) The method of claim 1, wherein ~~establishing~~ the recommended payment hierarchy includes assigning a first priority to the portion of user income allocated to the user savings account and assigning a second priority to the portion of user income allocated to the user debt.

18. (Previously Presented) The method of claim 17, wherein the first priority assigned to the portion of user income allocated to the user savings account is greater than the second priority assigned to the portion of user income allocated to the user debt.

19. (New) A method of encouraging user savings using a first computer system and a second computer system, said method including:

(a) prompting the user to enter user savings goal information into the second computer system;

(b) acquiring user income and transferring at least a portion of the user income to a user savings account based at least in part upon the entered user saving goal;

(c) prompting the user to enter user debt information and user income information into the second computer system after the user enters the user savings goal information; and

recommending a payment hierarchy using the received financial information, wherein the payment hierarchy includes at least a portion of the user income allocated to the user savings account and a portion of the user income allocated to the user debt, wherein the recommended payment hierarchy is generated by first computer system,

wherein the entered user financial information is transferred from the second computer system to the first computer system via a network.